

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Elizabeth Laura Neail
Debtor

Case No. 17-00535-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Nov 12, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2021:

Recip ID	Recipient Name and Address
db	+ Elizabeth Laura Neail, 1902 Chatham Drive, Camp Hill, PA 17011-5916
aty	+ Eugene E. Pepinsky, Jr., KEEFER WOOD ALLEN & RAHAL LLP, 417 Walnut Street, 4th Floor, P.O. Box 11963, Harrisburg, PA 17108-1963 UNITED STATES 17108-1963
4883154	+ American Coradius International, 2420 Sweet Home Road #150, Buffalo, NY 14228-2244
4883155	+ Bank Of America, PO Box 15312, Wilmington, DE 19850-5312
4917596	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4883157	+ Bonnie K. Miller, Tax Collector, Lower Allen Twp Mun. Services Cente, 2233 Gettysburg Road, Camp Hill, PA 17011-7302
4883167	+ Fed Loan Sevicing, PO Box 69184, Harrisburg, PA 17106-9184
4883169	+ Frederic I. Weinberg, Esquire, 1001 East Hector Street, Suite 2220, Conshohocken, PA 19428-2395
4883170	+ Ian Neail, 1102 Columbus Avenue, Apartment 5, Lemoyne, PA 17043-1735
4883171	+ Jonathan Cawley, Esquire, 3220 Tillman Drive, Bensalem, PA 19020-2050
4883172	+ Mark & Ellen Jenkins, 100 Greenbriar Lane, Dillsburg, PA 17019-1316
4883153	+ PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4883177	+ PNC Bank Credit Card, PO Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
4936976	+ PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
4883175	+ Pennymac Loan Services, Attn: Bankruptcy, PO Box 514357, Los Angeles, CA 90051
4883176	+ Pinnacle Health Hospitals, c/o Bureau of Account Management, 3607 Rosemont Avenue, Suite 50, Camp Hill, PA 17011-6943
4934329	+ U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4883156	Email/Text: rmcollections@belco.org	Nov 12 2021 18:50:00	Belco Community Credit Union, Belco Community Credit Union, 449 Eisenhower Blvd., Harrisburg, PA 17111
4907033	+ EDI: WFNNB.COM	Nov 12 2021 23:58:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4883158	+ EDI: CAPITALONE.COM	Nov 12 2021 23:58:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4899875	EDI: CAPITALONE.COM	Nov 12 2021 23:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4883162	+ EDI: CITICORP.COM	Nov 12 2021 23:58:00	Citibank North America, PO Box 790040, Saint Louis, MO 63179-0040
4883163	+ EDI: CITICORP.COM	Nov 12 2021 23:58:00	Citibank/The Home Depot, PO Box 790040, S Louis, MO 63179-0040
4883164	+ EDI: WFNNB.COM	Nov 12 2021 23:58:00	Comenity Bank/New York & Co, PO Box 182125, Columbus, OH 43218-2125
4883165	+ EDI: WFNNB.COM	Nov 12 2021 23:58:00	ComenityCapital/Boscov, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
4884785	EDI: DISCOVER.COM	Nov 12 2021 23:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

4883166	+ EDI: DISCOVER.COM	Nov 12 2021 23:58:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
4883168	+ EDI: BLUESTEM	Nov 12 2021 23:58:00	Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
4883152	EDI: IRS.COM	Nov 12 2021 23:58:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4883160	EDI: JPMORGANCHASE	Nov 12 2021 23:58:00	Chase Card, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850
4883159	EDI: JPMORGANCHASE	Nov 12 2021 23:58:00	Chase Card, PO Box 15298, Wilmington, DE 19850
4883161	EDI: JPMORGANCHASE	Nov 12 2021 23:58:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850
4883173	+ Email/Text: bankruptcynotices@psecu.com	Nov 12 2021 18:50:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4923124	Email/Text: Bankruptcy.Notices@pnc.com	Nov 12 2021 18:50:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
4936958	EDI: PRA.COM	Nov 12 2021 23:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
4916525	+ Email/Text: bankruptcynotices@psecu.com	Nov 12 2021 18:50:00	PSECU, PO BOX 67013, Harrisburg, PA 17106-7013
4883174	+ EDI: RMSC.COM	Nov 12 2021 23:58:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
4929164	EDI: Q3G.COM	Nov 12 2021 23:58:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4908010	EDI: Q3G.COM	Nov 12 2021 23:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4902007	EDI: Q3G.COM	Nov 12 2021 23:58:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5109840	+ Email/Text: bncmail@w-legal.com	Nov 12 2021 18:50:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5109839	+ Email/Text: bncmail@w-legal.com	Nov 12 2021 18:50:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4883178	+ EDI: RMSC.COM	Nov 12 2021 23:58:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2021 at the address(es) listed below:

Name	Email Address
Eugene E. Pepinsky, Jr.	on behalf of Attorney Eugene E. Pepinsky Jr. epepinsky@keeferwood.com
Gary J Imblum	on behalf of Debtor 1 Elizabeth Laura Neail gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmllawgroup.com
James Allen Prostko	on behalf of Creditor Pennymac Loan Services LLC pamb@fedphe.com
Joseph Angelo Dessoye	on behalf of Creditor Pennymac Loan Services LLC pamb@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmllawgroup.com
Robert Joseph Davidow	on behalf of Creditor Pennymac Loan Services LLC r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 Elizabeth Laura Neail
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:17-bk-00535-HWV

Social Security number or ITIN xxx-xx-8766

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Laura Neail
aka Beth L. Neail, aka Elizabeth Jenkins, aka
Beth L. Jenkins

By the
court:

11/12/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.